

Previous references.

H. 4341-3 / B 11-0887. 27.3.09.
B. Sept 10-88 26, 27, 32-34 B 8-09. 1910.-11

File No. 3-10

Serial Nos. 1-2.

(Banking)

Later references.

B. May 11-88 14, 15, 21-24 B. 9-10
B. Nov 12 84 5-6 Bank 8-12

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 2/-2.

Copy

Part B. for November 1910.

SUBJECT.

Agricultural Bank at Saklespur.

- From the D.C. Hassan Dt. No. 56. d. 4.7.10. Submits for orders of Govt the petitions in original of Messrs M. Kalappa and K. Appaji Gowda, indebted members of the above Bank praying for certain concessions.
2. To the D.C. Hassan Dt. & Comptroller No. 2239-40 d. 7.11.10. State that in the event of petitioners paying all the instalments due in proper time, Govt will forego the accumulated arrears of interest due on the date of the winding up of the Bank and the current interest on the principal remaining unpaid - but if default G. R. S. 58 is made in respect of any one instalment the whole amount of current + accumulated interest will be recovered at once etc.

Copy to the D.C. Kader for information.

GENERAL AND REVENUE SECRETARIAT.

(Banking)
NOTES.

File No. 3

FILE HEADING.

Agricultural Bank at Saklespur

From

The Dy Commr, Hassan Dt

No.

576

Dated

4. 7. 10

Received

6. 7. 10

Diary No.

57

Enclos.

3

Spare Copies

Serial No. 1

BRIEF ABSTRACT OF LETTER.

Submits for orders of Govt. the petition in original of Messrs K. Kalappa & K. Appaji Ghoda, indebted members of the above Bank praying for certain concessions

NOTES AND ORDERS.

Both these gentlemen have been paying regularly the annual instalments due from them since the winding up of the Bank. They have besides kept their estates

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No.

in good condition. Their prayer is that they may be allowed complete remission of interest & the repayment of the principal yet remaining due in 10 annual instalments. The same as was granted in the case of her husband Sab. only her Kelappa wishes ^{in addition} that a sum of 200 Rs less than the total of instalments that may become due from ^{him} as under these new conditions (if his prayer has complied with) may be collected from him for the first 4 years to be recouped in the succeeding 6 years - so that he may work this sum annually for manuring etc. The sub Dy officers support him - but both Mr Pelkypna & the Dy Commr are averse to grant this special request for obvious reasons. The other requests being common in both the pefis are supported by the Dy Commr & Mr Pelkypna.

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No.

It has however to be mentioned that Govt. were not inclined to grant a similar request preferred by Mr. Chundru Gonda when he offered to pay up the whole of the principal immediately if he were waived the interest. The Dy. Commr of Kadur has again reported that Mr. Chundru Gonda had actually deposited the principal amount in the Treasury & has sent up Mr. Chundru Gonda's representation for favorable consideration of Govt. This is now pending before the Dewan Mr. Human Khans file has been put as reference to in the above case & hence it is not available for reference in the present case.

13/7/2 Human Khan's case perhaps was made a special affair as it is evident from the reluctance to waive interest when the whole of the principal due has been fully paid as in Chundru Gonda's case which is now pending also. In the cases under advertance, the applicants want the govt to waive interest and allow

Serial
No.

balance of principle to be paid in
instalments. This cannot be done -
(see secy)

14.7.10

Chandre Gowda's case can be distinguished
from the present cases & from Usman
Sabi's case - Chandre Gowda is admittedly
a wealthy man who can at any
moment pay off the ~~£~~ loan & who
stands in no need of any concessions.
In the case of these petitioners they
are not apparently very well to do though
by careful management they can
pay off their debts in course of
time. Any concession granted to
such people will help to set
appreciable help them & be a
relief much deserved & much
appreciated - I am however inclined
to think that Govt was needlessly
generous in Usman Sabi's case

3 Please see Dewan's orders
on Chandre Gowda's case - If Usman
Sabi's file has been returned with that file
please intimate up for refce & also a
not more liberal than
dept - granting concessions similar to those
granted to Usman Sabi

File put up.

187
1870

5

Serial
No.

Draft subd to (pudley)

subd

md 13/10/00

Please see remarks on draft
& revise it

md

1/9/00

1/9/00

Revised draft subd to (pudley)

md

md 8/9/00

8/9/00

Draft subd to Dewan

md

28/9/00

28/9/00

Draft approved by Dewan.

md
29/10/00

Issue

md

1/11/00

1/11/00

2

To the Dy Commr Hassan &
Comptroller. H 2239-40
States that in the work of
petns. paying all the instal-
ments due in proper time

8120
28.7.10

Serial
No.

Govt will forego the accumulated
arrear of interest due on the
date of the winding up of the
Bank & the current interest
on the principal remaining
unpaid - but if default is
made in respect of any one
instalment the whole amount
of current & accumulated
interest will be recovered at
once. Further directs that
the amounts paid by persons
hitherto may all be credited
towards principal & states
that Mr Kalappa's special
request to pay less instal-
ments cannot be entertained.

Il 2241 - 7-11-10

Copy to the Dy Commr
of Madur Dist for infor-
mation.

I am 6/7 H. II (1)

18909-10

FROM P. R. W. Wetherall Esq.
Deputy Commissioner
Hassan District

To C. S. Balasundaram Esq. Esq.
Secretary to the Government
of H. H. the Maharaja of Mysore

Dated General & Revenue Departments

28th } June 1910 Bangalore
Despatched } Camp Mysore

Received

General No. 56

No. 42 A.

Enclosure No. 3

Subject

Submitting for orders of
Government the petitions
in original from messrs.
M. Kalappa & H. Appaji
Gowda members of the
late Agricultural Bank
at Saklespur praying
for certain concessions

No. 56
As P. Deputy Commissioner's Office
Hassan District
Dated, Mysore 28th June 1910.

From
P. Q. W. Wetherall Esq.
Deputy Commissioner
Hassan District

To. C. S. Balasundaram Esq. B.A.,
Offg. Secretary to the Government
of H. H. the Maharaja of Mysore
General & Revenue Departments
Bangalore

Sir,

I have the honor to submit
herewith, for the orders of Government,
the petitions in original from
messrs. Mr. Kalappa and K. Appaji
Gowda, both members of the late
Agricultural Bank at Saklespur,
praying for the same concessions
as sanctioned to Mr. J. Usman Sab
me of the members of the late Agri-
cultural Bank at Saklespur, in
Government

Government Proceedings No. Fl. 4341-3
B. 11-08
dated 27th March 1909.

2. Mr. Kalappa prays, (a) that the amount which has been hitherto paid by him towards the interest on the original Loan, since the winding up of the Bank, may be ordered to be credited towards the original Loan, (b) that the payment of accumulated arrears of interest and the current interest on the original Loan may be held in abeyance until the principal amount of the loan has been repaid and (c) that the principal of the Loan may be allowed to be paid in ten annual instalments, instead of twenty, & permitting him to pay Rs. 200/- less than each annual instalment & during

during the first 4 years and the balance of the amount of the loan plus the amount not paid during the first 4 years, viz Rs. 800/-, may be recovered from him in six equal annual instalments thenceforward.

3. The amount outstanding at the end of June 1910 against Mr. Kalappa is Rs. 13,953-3-8 as particularized in the margin.

Rs. 10287--2	Loan
3666-3-6	Interest on Loan
Rs. 13,953-3-8	Total

4. Mr. K. Appajigowda prays (a) that the whole amount which he has paid since the winding up of the Bank, may be credited towards the principal of the Old Loan, (b) that the whole interest due by him may be ordered to be remitted; and (c) that the balance of the principal amount outstanding against him may be recovered

re covered from him in ten instead of twenty equal annual instalments.

5. The total amount outstanding against Mr. Appaji Gowda, up to the end of June 1910, is Rs. 23,450-5-1

Loan - Rs. 18,494 - 2-8
Interest on Loan 4,956 - 2-5
Total 23,450-5-1

as detailed in the margin.

6. The Amildar of the Mangarabad Taluk and the Assistant Commissioner Saklespur Sub. Division, both recommended the grant of the prayers of the above named Estate Owners, but Mr. H. Pilkington, Inspector of the Office Estates, to whom the petitions had been sent for opinion, states in his letter No. 187 dated 27th November 1909, (copy enclosed) that the concessions already granted to Mr. J. Osman Sah may

be made applicable to Messrs Kafaf-
ipa and Appaji Gowda, I am inclined
to concur with Mr. H. Pilkington,
and I request that you will be so
good as to obtain the orders of
Government in the matter.

I have the honor to be,

Sir,

Your most obedient servant,

W. Wetherall

Deputy Commissioner

Dec Hassan District

Rs 12561-8-0 Principal and Rs 3034-14-0.

Interest.

3. It has been decided by Government that the said amount together with current Interest on The Principal must be paid in twenty instalments, and petitioner has in compliance with The Government Proceedings executed the agreement.

4. Since the Foundation of the Bank The petitioner has up to date received a Total sum of Rs 17050-4-8; towards the said debt The Petitioner has paid to Government a sum of Rs 10.255-14-5. Petitioner has paid a sum of Rs 2.238-4-4 towards interest at The higher rate till the winding up of the Bank. Petitioner has besides paid up in full the amount borrowed for current expenses since the winding up

Summe
outstanding
B
16/02/07

of the Bank - both Principal
and interest

5. Petitioner has since the
winding up of the Bank been
paying the instalments correctly
and in due time; petitioner has
also kept the gardens in good
condition - always cultivating it
with earnestness and interest

6. on account of bad seasons,
smaller yield and lower prices
of both coffee and cardamoms
petitioner finds it very hard
to meet the current expenses
of the estate and also to pay
the instalments; petitioner is
however very desirous of settling
up his dues to government.

7. for reasons stated in

13

The 6th para petitioner finds it hard to pay the whole principal in a ~~proposed~~^{proposed} lump sum but is highly desirous of coming to a speedy settlement and therefore most respectfully suggests as follows:—

(a) That of the amount

since the winding up of the Bank in 1905 a sum of Rs 1429-5-0 has been credited towards interest. The same may be credited towards principal.

(b) That the arrears of interest and current interest may be held over for future adjustment, collection of the same being suspended.

(c) That The arrears of

principal amounting to Rs 9151-1-5 (9184-5-2)

1396-0-0 towards interest on loan
33-4-4 towards interest on W.B.
1429-5-0

10580-6-5 Loan outstanding up to 30-6-09
1396-0-0 Credit towards interest on loan up to 30-6-09
84-5-9

may be made payable in ten annual instalments; but as the petitioner has to incur certain special expenditure on the Gardens in the immediate future a sum of Rs 200 may be deferred during each of the first 4 years and that the balance may be recovered in the succeeding six years in equal instalments.

(d) That if the petitioner fails to pay any of the instalments of principal fixed as above regularly before the end of April of each year the whole of the balance of principal and interest may be recovered immediately.

(e) That if the petitioners

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pays up the principal punctually according to the arrangement suggested in (c) above then the Government may be pleased to remit all interest i.e. arrears of interest as well as current interest.

Petitioner most respectfully prays that this petition may be kindly forwarded to Government with a recommendation that petitioner's prayer may be granted.

15-10-1969 *[Signature]*

W: 58
Agg.

Submitted to the Sub Division Officer, Sullasepur Sub Division.

[Signature]

I have several times inspected the Malali & Matryga Coffee estates belonging to the petitioner Malali Kalappa since taking charge of this

... of ... in October last. The
estate contains about 25 acres.

of coffee & 11 acres of cardamom
land. It is being looked after
carefully by the petitioner
his son Venkataranga & have
no hesitation in saying that
they are doing their best in
keeping the estate in good con-
dition. The prayer of the
petitioner is that the

Concession shown to another
member of the Lake Sallapur

Agricultural Bank, viz.
J. Waman Sah of Belagode in

Government Proceedings No. FL 4341-3
B. 11-08

Dated Bangalore 27th March 1909

may be shown to him, by

proposing to exempt him from the

very
A
16/10/09

14
payment of all interest, on
Condition of his paying up the whole

The principal amount due from

him, in ten equal yearly

instalments. I beg to submit

that the cases of the present

petitioner Malati Kelappa

& J. Koman Sab are

every way similar, and the

former is every way entitled

for the concession shown to the

latter, for he has paid up

all the instalments of principal

amount & current interest up to

date and is keeping up his

estate in good condition.

I have no doubt he will pay

up all future rents &c regularly

even according to the new proposal

of ten instalments as proposed by him,

and quiet moments in do-influences
as her business is in
accordance with the existing rules
but as long as the business
of a big firm of interest to many
men in the place, and acts up
nearly $\frac{1}{2}$ of the amount of
business in the place, to government
of the state, in the state
and business over every place
loss of property of coffee and oil
from the business, the state
expected that he will be able
to stand any business in the
in business of the
state to look it up in food
confidence you after after
however, there is no business

available for his maintenance

out of the income of the estate

of his lifetime who has been

living here in his old age

and to pay it for two years

and not because the income

is to be a million pounds

of the estate of the late one

and the estate of the late one

and the estate of the late one

and the estate of the late one

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and the estate of the late one

17
and also lots of a considerable
sum of money advanced as
a debt to government for the
redemption of government
estates which was rather to be
sold by auction but fetched
even a fourth of the money.
I therefore propose that he may
be secured for payment
of all interest and promises
to pay up the principal in 10
years - I beg to submit that
there does not seem anything
unreasonable in his paying
monthly because government
have been pleased to
pass ^{clear} orders in the case
of J. Roman Sub of Playmde
estate in the proceedings quoted of

The petitioner also says
^{additional}
 as far as small ^{concessions} ~~and~~
~~and additional~~ ^{that} ~~he~~ ^{may}
~~be permitted to pay~~ ^{be permitted to} reserve
 payment of \$500 yearly for
 the first 4 years, out of the
 yearly ~~thrust~~ ^{thrust}, and that he will pay
 up this \$500 within the 6 years
 following. His concession he
 says for, because he says
 the necessity for making
 special expenditure in manuring
 & otherwise improving his
 estate in the immediate
 future. It is a well known
 fact that the more one
 spends judiciously on a
 coffee estate in the way of
 manure &c, the greater is
 the yield, to a surprisingly

large extent. If as I beg
to submit, this consideration
is deemed reasonable,
the small additional concession
prayed for by the petitioners
is also deserving of the
favorable consideration of
your Government

Margnapo
Amindan
Manginbeed Valat
15/10/29

Submitted to Govt
with recommendation
- Govt
15/10/29

Detail account

Amount received from the Bank Rs 15,902. 2. 11
 Amount received from the Government }
 after winding up of the Bank. } 1,148-1-9

Total 17,050-4-8

Amounts paid

Before winding up of the Bank.

Principal Interest Total 5,697-6-1
 3,459-1-9 2,238-4-4

Amount paid to the Government recently. 4,558-8-4

Principal Interest
 3,129-3-4 1,429-5-0*

6,588-5-1

 3,667-9-4 Total 10,255-14-5

Notes

Balance due to the end of June 1908. ✓
 11,242-8-5

Amount paid in 1909. 662-2-0

 10,580-6-5

Amount to be credited,
 towards Interest } 1,429-5-0*

Balance due 9,151-1-5.

28/10/09

Recommended
to be
Hd of Mr Kalappa
17/7/09

J. Krishnasamudra Esq. M.A.
Sub-Divisional Officer,
Sakhalaspet

Most Respected Sir,

I the undersigned, Appaiah,
of Kargode, in Manjarabad Taluk, beg
to bring the following to your honour's kind
consideration with hope that it will meet
with your kind support.

I am one of the members of the
Late Agricultural Bank at Sakhalaspet

That our kind and benevolent
Government has been pleased to do away
with the joint liability and order, the winding
up of the Bank, showing each debtor
to pay up the balance of
debt by instalments upon his individual
liability.

I have borrowed from Government
Rs 16000/- principal and after the Bank
was ordered to be wound up, till the end of
June 1909 I have paid up instalment
amount

amounting to in all Rs 6749-0-9 8375-6
of which Rs 3361-15-1 towards principal
and Rs 3387-1-8 towards interest.

At this rate of payment I beg
to submit that I might require
a number of years to discharge the
loan or I may humbly venture to say,
with the best of my efforts, I may not be
able to discharge it at all, as the
interest itself will be outgrowing the
principal.

I have maintained the estate
in a fitting way to the satisfaction
of the Inspecting Officers viz in Pilkington,
Inspector of Coffee estates, Subdivision
officer Sakalashen and the Amildar of
Mangajabod Taluk.

For the above reasons and in
my humble circumstances, I beg your
honourable kindly recommend that the
amount paid by me till now i.e.
Rs 6749-0-9 be ordered to be deducted
from the principal; the whole of the interest
being ordered to be remitted and 10 years'
time being given for payment of the
remaining principal by instalments.
As such concession is kindly given in
the case of one Mr Usman Sahib of
Bellagode who is also a member of
the

the Cape Agricultural Bank of this
Place.

I further beg to Submit that,
in case I fail to discharge the amount
in full within 10 years as agreed ^{thereon}
I abide myself to pay the full interest
from the date of the loan and also
abide by the terms of the bond
executed by me after the Bank was
wound up.

Begging your kind and
favourable support,

I beg to remain,
Most Respected Sir,

Your most obedient and
humble servant

C. de Vries

27th October 1909

Camp Chikmagalur,

No. 187.

27th. November 1909.

From,

H. Pilkington Esquire,

Inspector of Coffee Estates,

To,

P. R. W. Wetherall Esquire,

Deputy Commissioner,

Hassan District.

Sir,

I have the honour to acknowledge the receipt of your two letters Nos: 22 and 23 /Ag.B. of the 9th. inst forwarding the petitions of Mr. M. Kalappa and Mr. K. Appaji-Gowda respectively, praying for certain concessions in the repayments of their debts to Government; and requesting the return of the same together with my opinion thereon.

(1) Mr. M. Kalappa prays for the same concession as has been granted to Mr. T. Usmanab by Government Order No. Fl 4341-3 /B-11-08 of 27-3-1909; viz/that payments made since the winding up of the Bank be credited to "Principal accounts", and the amount due on "Interest account" be remitted provided he pays off by annual instalments the balance of principal in 10 years.

He prays however in addition that for the first 4 years he may be permitted to pay annually Rs. 200/- less than equal annual instalments; and that this amount of Rs. 800/- be recovered by increased instalments during the last 6 years.

His estate has been well maintained during the last 6½ years, since my connection with this Agricultural Bank; and the owner has honestly endeavoured and succeeded in paying his instalment since the winding up of the Bank.

The Sub-Division Officer has reviewed the petition

at considerable length and is of opinion that the prayer may be granted.

He is also of opinion that the additional request for a reduced payment for 4 years may be also granted.

I agree with the Sub-Division Officer in thinking that the petitioner is fairly entitled to the same concession as that granted to Mr. T. Usmansab in the Government Order above mentioned. And moreover the amount of Rs. 9151-1-5 which he proposes to pay is quite as much or rather more than Government would be likely to obtain were they to sell the Estate.

But I differ from the Sub-Division Officer as regards any special treatment; viz, the acceptance of a reduced instalment for the first 4 years; Government have in the above mentioned orders made very liberal concessions, and I think these should be adhered to in all similar applications. If special and additional terms are now granted to any one member, each member will come forward and ask some thing more, and continual references for further orders will have to be made to Government. Considering how much has been now given, further concession is I think ill-advised and unnecessary.

(2) Mr. K. Appaji Gowda prays for the same concession as has been granted to Mr. T. Usman Sab by Government Order No. Fl 4341-3/B-11-08 of 27-3-1909, viz: that payments already made since the winding up of the Bank be credited to "Principal account"; and provided he pays off the balance of principal in 10 years resumably by 10 equal ~~annual~~ annual instalments) the amount due on interest account be remitted.

This owner has fairly cultivated his estate since I have inspected it during the past 6½ years, and has improved it. He is a Patel and also owns some valuable paddy land, and a large herd of cattle. He is, I consider, in a position to carry out and fulfil his proposal. I am

of

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of opinion therefore that he is fairly entitled to the same consideration as has been shown to Mr. T. Usman Sab by the Government Order above mentioned.

He is I think further entitled to this consideration in that he himself suggested selling an off-lying property of his own in order that he might purchase more valuable land adjoining his principal coffee estate. His property was sold for a good price, but he was not permitted to purchase the adjoining property which he desired, but the sale proceeds were credited against his debt.

I have &c.

Sd/- H. Pilkington,

Inspector of Coffee Estates.

Copy"



Deputy Commissioner,

M.P.C.

Hassan District.



File No. 3
Serial No. 2

Diary No. of letter replied to 57

Proceedings of the Government of His Highness
the Maharaja of Mysore.

GENERAL AND REVENUE
SECRETARIAT.

(Banking)

READ—

the

19

Date of issue 7 Nov 10

Signed by W L Narasimhaiah

Letter No 56/SfB/4-7-10
from the Dy. Commr. Hassan
submitting for orders the
petus of Messrs. Kalappa
& Appaji Gowda members
of the late Agr. Bank
at Sathlespur
praying for concessions
similar to that granted
to one Mr. Leman Sah
another indebted member
of the said Bank
order thereon.
It is stated by the
over

SUBJECT

No 2239-40

27-11-10

By conceiving that the ~~out~~
 standings against these
 members stood at the
 end of June 10 as detailed
 in the margin. Both
 these gentlemen pray
 that the sums hitherto
 paid by them towards
 the interest on the ori-
 ginal loan since the
 winding up of the Bank
 may be ordered to be credit-
 ed towards the loan
 proper, that the payment
 of accumulated ^{interest} interest
 & the current interest on
 the original loan may
 be remitted & the ~~interest~~
 principal still remaining
 unpaid may be collected
 in 10 annual instalments
 instead of ~~Rs~~ 20 ^{as at present arranged,}
~~to be loaned to~~
 K. Kalappa besides the
 above Rs. 2000. less

	Discreet -	Subscribed -	Total
K. Kalappa	Rs 10287-0-2	3666-3-6	13953-3-8
Santhappa Gunda	18494-2-8	4956-2-5	23450-2-5

GENERAL AND REVENUE
SECRETARIAT.

(Continuation Sheet draft form.)

than what he may
have to pay in annual
instalments he collected.
During the first 4 years
so as to permit him of
investing this money in
improving his estate
& this permit recouped
thereafter. Both these
gentlemen are reported
to have maintained
their estates in fair
condition & paid their
instalments regularly
since the winding up
of the Bank & are stated
to be solvent. Mr. Del-
hington recommends
the concession prayed
for & the Sub Div
officer & the Dy Commr
support it.

In these circumstances
Govt are pleased to
state that in the event
of the petitioners pay-
ing all the instalments
due in proper time,
they will forego the
accumulated arrears
of interest due on the

date of the winding up
of the Bank & the
current interest on
the principal remain-
ing unpaid. If however
default is made in
respect of any one instal-
ment the whole amount
of current & accumulated
interest will be recovered
at once.

2. The amounts paid so
far by persons since the
winding up of the Bank
& those that will here-
after be paid by them
will be credited entirely
towards the principal
due by them.

3) Mr. Kaleppas' special
request in regard to
payment of lease
instalments during
the first 4 years can
not however be inter-
sained

File
29 Oct 10

Secy
To the Dy Commr, *Madras*
" Comptroller.
copy to the Dy Commr, *Kassan*
for information *OK*

No 2241
27-10-10 *57*